

## **CLAIMS**

### **CLAIM NO. 1.**

1        A method performed by a customer for conducting a purchase of goods or  
2        services over the internet, the purchase being made by a customer using a merchant  
3        for goods or services which are to be provided at a delivery location, and wherein a  
4        bank assures payment to the merchant for said purchase, comprising –

5                creating a customer account with the bank, said customer account being  
6        associated with said customer; the customer account having verification information  
7        contained therein, said verification information including information about at least  
8        one of the following verification parameters:

9                customer delivery address information associating said customer  
10        account with at least one authorized customer delivery  
11        address;

12                customer computer identification information associating said  
13        customer account with at least one authorized customer  
14        computer which is identifiable by the bank;

15                authorized user identification information associating said  
16        customer account with at least one authorized user  
17        identification code; or,

authorized telephone caller identification information including at least one authorized telephone caller identification code; detecting when a customer chooses to pay the merchant using said bank; communicating from the customer to the bank computerized order information originating in connection with an order for chosen goods or services being sought using the merchant by a user from an ordering computer;

said step of communicating from the customer to the bank being performed in connection with computerized information about at least one of the following verification variables:

an order delivery address indicating a location for the delivery of

the goods or services associated with the order;

ordering computer identification information obtained from the

ordering computer;

ordering user identification information obtained from the ordering

user when the order is placed;

ordering telephone caller identification information obtained when

the order is placed. □

**CLAIM No. 2.**

A method according to claim 1 wherein said step of communicating to the bank is performed using at least two of said verification variables. □

**CLAIM No. 3.**

1        A method according to claim 1 wherein the customer contacts the merchant  
2        internet site and builds an order file.□

**CLAIM No. 4.**

1        A method according to claim 1 wherein the customer contacts the merchant  
2        internet site and builds an order file at least part of which is obtained by the bank in  
3        said obtaining computerized order information.□

**CLAIM No. 5.**

1        A method according to claim 1 wherein the customer, banker and merchant are  
2        in approximately simultaneous communication as the order is placed and assurance  
3        of payment is communicated to the merchant.□

**CLAIM No. 6.**

1        A method according to claim 1 wherein:

2                communicating between the customer and merchant internet site to provide the  
3        merchant with a first portion of a merchant order file in connection with placing said  
4        order;

5                communicating between said customer and said bank to create a bank  
6        customer order file;

7 communicating between the bank and the merchant to provide the merchant  
8 with a second portion of the merchant order file, said second portion of the merchant  
9 order file being based at least in part on said bank customer order file.□

**CLAIM NO. 7.**

1 A method according to claim 1 wherein the customer account includes  
2 customer account verification information which is supplied via a customer  
3 information vehicle which is not via the internet.□

**CLAIM NO. 8.**

w 1 A method according to claim 1 wherein the customer account includes  
w 2 customer account verification information which is supplied via a telephone line. □

**CLAIM No. 9.**

1 A method according to claim 1 wherein the customer account includes  
2 customer account verification information which is supplied via a telephone voice  
3 line.□

**CLAIM No. 10.**

1 A method according to claim 1 wherein said creating a customer account  
2 includes supplying at least some customer account verification information before the  
3 step of obtaining computerized order information. □

**CLAIM No. 11.**

1       A method according to claim 1 wherein said creating a customer account  
2 includes supplying at least some customer account verification information using an  
3 alternative communications carrier before the step of obtaining computerized order  
4 information.□

**CLAIM No. 12.**

1       A method according to claim 1 wherein said creating a customer account  
2 includes:  
3           supplying at least some customer account verification information before the  
4 step of obtaining computerized order information, and  
5           supplying at least some customer account verification information using an  
6 alternative communications carrier .□